

IN RE:

DEREK S KERR

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-10852

Chapter 13

Document No.: 193

ORDER OF COURT

AND NOW, this 14th day of November, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



jlm

U.S. BANKRUPTCY JUDGE

SIGNED

11/14/23 12:08 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:
Derek S. Kerr
Debtor

Case No. 19-10852-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Nov 14, 2023

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db	#+ Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010
15110087	#+ Megan N. Kerr, 8 Elm Drive, Brookville, PA 15825-1010
15110089	+ Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108-1006
15110091	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15127769	+ S&T Bank, c/o S&T Bank Consumer Collections, 355 North Fifth St., Indiana, PA 15701-1940

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 15 2023 00:32:55	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Nov 15 2023 00:33:21	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142188	+ Email/Text: g20956@att.com	Nov 15 2023 00:28:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15110084	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2023 00:56:52	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15117458	Email/Text: G06041@att.com	Nov 15 2023 00:28:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15117725	Email/Text: mrdiscen@discover.com	Nov 15 2023 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15110085	+ Email/Text: mrdiscen@discover.com	Nov 15 2023 00:25:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15110086	+ Email/Text: bknotice@ercbpo.com	Nov 15 2023 00:27:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15142110	Email/PDF: cbp@omf.com	Nov 15 2023 00:33:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15110088	+ Email/PDF: cbp@omf.com	Nov 15 2023 00:56:42	Onemain, Po Box 1010, Evansville, IN 47706-1010
15141694	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2023 00:32:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15110090	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 15 2023 00:28:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15123983	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 15 2023 00:28:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408

District/off: 0315-1

User: auto

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15110092	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:44:56	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15110093	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:33:00	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15110669	+ Email/PDF: ebn_ais@aisinfo.com	Nov 15 2023 00:33:01	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15110094	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 15 2023 00:26:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15132630	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 15 2023 00:26:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15142043	Email/PDF: ebn_ais@aisinfo.com	Nov 15 2023 00:33:19	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PSECU
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
15149020	*+	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Garry Alan Masterson	on behalf of Creditor PSECU pitecf@weltman.com gmasterson@weltman.com
Kenneth P. Seitz	on behalf of Debtor Derek S. Kerr thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: auto

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Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 6